

ORIGINAL

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Attorney for Plaintiff

FILED IN THE  
UNITED STATES DISTRICT COURT  
DISTRICT OF HAWAII

DEC 02 2008

at 1 o'clock and 25 min. P.M.  
SUE BEITIA, CLERK

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

LISA HATZENBUHLER,

Plaintiff,

vs.

CREDITORS FINANCIAL GROUP,  
LLC.,

Defendant.

CIVIL NO. **CV 08-00541**

COMPLAINT; EXHIBIT "A";  
SUMMONS

**JMS LEK**

COMPLAINT

COMES NOW Plaintiff, by and through her undersigned attorney and alleges as follows:

INTRODUCTION

1. This Complaint is filed and these proceedings are instituted under the "Fair Debt Collection Practices Act" 15 U.S.C. Section 1692, et seq., to recover actual and statutory damages, reasonable attorney's fees and costs of suit by reason of the Defendant's violations of that Act. Plaintiff seeks actual and statutory damages arising out of Defendant's misrepresentations and failure to make required disclosures in the collection of an alleged debt.

### JURISDICTION

2. The jurisdiction of this Court is invoked pursuant to 15 U.S.C.A. Section 1692k(d) and 28 U.S.C.A. Section 1337. The supplemental jurisdiction of this Court is invoked over Count II of the Complaint, which arises under HRS Chapters 443B and 480.

### PARTIES

3. Plaintiff is a natural person and resident of the State of Hawaii.

4. Defendant is a corporation doing business in the State of Hawaii as a collection agency and debt collector, and is subject to the jurisdiction of this Court.

### FACTS

5. Within the year prior to the filing of this action, Defendant has been attempting on behalf of a third party to collect an alleged debt from Plaintiff, both by mail and by telephone.

6. On or about March 10, 2008, Defendant sent its first collection letter to Plaintiff. A true copy of that letter is attached hereto as Exhibit "A".

7. Among other calls to Plaintiff and friends of Plaintiff, on or about April 21, 2008, an employee of Defendant, who identified herself as Amanda, called and spoke to a friend of Plaintiff, telling him that Plaintiff owed a debt based on a Washington Mutual account, and that Plaintiff had \$15,000 available on a bank card, had excellent credit, so she was able to pay it.

8. On April 24, 2008, Amanda called again and said this was now personal and she was going to call Plaintiff's family and neighbors.

9. On August 7, 2008, an employee of Defendant, who identified himself as Mr. Smith, called was extremely rude and harassing, and in addition, threatened to "forward documentation to Honolulu County for further proceedings".

10. The underlying debt was incurred primarily for personal, family, or household purposes.

#### COUNT I

11. Plaintiff realleges and incorporates paragraphs 1 through 10 of this Complaint.

12. Defendant has violated the Fair Debt Collection Practices Act in the following ways:

(a) Defendant has used false, deceptive and misleading misrepresentations in connection with the collection of the above claim in violation of 15 U.S.C. §1692e.

(b) Defendant has used unfair means to attempt to collect the above claim in violation of 15 U.S.C. §1692f.

(c) Defendant has not sent to Plaintiff the proper notices and/or verifications in violation of 15 U.S.C. §1692g.

(d) Defendant has violated 15 U.S.C. §1692c.

#### COUNT II

13. Plaintiff realleges and incorporates paragraphs 1 through 12 of this Complaint.

14. Defendant's violations of the Fair Debt Collection Practices Act and/or H.R.S. Chapter 443B constitute unfair and deceptive acts or practices in violation of H.R.S. Chapter 480.

15. Defendant's contacts, demands and disclosures in connection with the above-described collection were immoral, unethical, oppressive, unscrupulous, and substantially injurious to Plaintiff as a consumer, and were unfair and deceptive, in violation of H.R.S. Chapter 480. The acts and representations of Defendant described herein had the capacity of deceive Plaintiff.

16. Plaintiff has suffered injury to her property in an amount to be proved at trial, by reason of Defendant's violations.

WHEREFORE, Plaintiff prays that the Court:

AS TO COUNT I

1. Award Plaintiff her actual damages as will be proved.
2. Award Plaintiff statutory damages of \$1000.00.


AS TO COUNT II

3. Award Plaintiff damages in the amount of three times the injury to her property, but not less than \$1000.00.

AS TO ALL COUNTS

4. Award Plaintiff reasonable attorneys' fees and costs.
5. Award Plaintiff other appropriate relief.

DATED: Honolulu, Hawaii, November 25, 2008.

  
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JOHN HARRIS PAER  
Attorney for Plaintiff